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**Frew et al.**

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(54) **SYSTEM AND METHOD FOR PROCESSING  
OFFENDING ITEMS IN A FINANCIAL  
SYSTEM**

(75) Inventors: **David Todd Frew**, Fort Mill, SC (US);  
**Gregory Clarence Brown**, Tampa, FL  
(US); **Melinda Karen Petty**, Ennis, TX  
(US); **George Miller Abernethy**,  
Charlotte, NC (US); **Leslie Marie Doby**,  
Matthews, NC (US); **Pamela Rowland**,  
Huntersville, NC (US); **Zhongmin**  
**Agarwal**, Charlotte, NC (US)

(73) Assignee: **Bank of America Corporation**,  
Charlotte, NC (US)

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USPC ..... **705/7; 705/45**

(58) **Field of Classification Search**  
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See application file for complete search history.

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*Primary Examiner* — Edward Chang

(74) *Attorney, Agent, or Firm* — Banner & Witcoff, Ltd.;  
Michael A. Springs

(57) **ABSTRACT**

An offending item detection system is provided for analyzing  
and processing documents received at one or more capture  
sites. A physical document may be electronically captured at  
a capture site and subsequently transmitted to a regional or  
central processing system. The processing system may then  
analyze the captured documents to identify and flag suspected  
offending items such as duplicates. Suspected offending  
items may be removed from a processing stream and replaced  
by a substitute transaction to keep the financial system in  
balance and to reduce potential for processing backlog. In the  
meantime, the suspected offending item may be analyzed. If  
the item is a false positive, the substitute transaction may be  
canceled and the financial document reinserted into the pro-  
cessing stream. If the suspected item is a true offending item,  
the substitute transaction may be replaced by or converted  
into another transaction funded by a general suspense  
account.

**24 Claims, 9 Drawing Sheets**

